

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lishelle Ann Reese
Debtor

Case No. 20-00035-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Apr 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2020.

db
5288557 Lishelle Ann Reese, 71 Pershing St, Wilkes Barre, PA 18702-6308
5289182 Aes/pheaa, PO Box 61047, Harrisburg, PA 17106-1047
5288559 +CAB East, LLC/Ford Motor Credit Company, LLC, PO Box 62180, Colorado Spring, CO 80962-2180
5288556 Capl/wmt, PO Box 30281, Salt Lake City, UT 84130-0281
5288564 Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
+PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge St,
Omaha, NE 68197-0003)
5288555 Reese Lishelle Ann, 71 Pershing St, Wilkes Barre, PA 18702-6308
5288569 Sallie Mae Bank Inc, PO Box 3229, Wilmington, DE 19804-0229
5288576 The Bureaus Inc, 650 Dundee Rd, Northbrook, IL 60062-2747
5288577 US Dept of Ed/Glelsi, 2401 International Ln, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Apr 27 2020 23:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5288558 EDI: TSYS2.COM Apr 27 2020 23:28:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
5288560 EDI: CAPITALONE.COM Apr 27 2020 23:28:00 Capital One Bank USA N, PO Box 30281,
Salt Lake City, UT 84130-0281
5288561 EDI: WFNNB.COM Apr 27 2020 23:28:00 Comenity Bank, PO Box 182273,
Columbus, OH 43218-2273
5288562 EDI: WFNNB.COM Apr 27 2020 23:28:00 Comenity Capital Bank, PO Box 183003,
Columbus, OH 43218-3003
5288563 EDI: DISCOVER.COM Apr 27 2020 23:28:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
5288565 EDI: FORD.COM Apr 27 2020 23:28:00 Ford Motor Credit Comp, PO Box 542000,
Omaha, NE 68154-8000
5288566 EDI: JPMORGANCHASE Apr 27 2020 23:28:00 Jpmcb Card, PO Box 15369,
Wilmington, DE 19850-5369
5288567 E-mail/Text: bncnotices@becket-lee.com Apr 27 2020 19:51:10 Kohls/capone, PO Box 3115,
Milwaukee, WI 53201-3115
5288568 E-mail/Text: camanagement@mtb.com Apr 27 2020 19:51:21 M & T Bank, PO Box 900,
Millsboro, DE 19966-0900
5288570 +EDI: SECONDRound.COM Apr 27 2020 23:28:00 Second Round Lp, 4150 Freidrich Ln,
Austin, TX 78744-1052
5288574 EDI: RMSC.COM Apr 27 2020 23:28:00 Synch/Sams Club, PO Box 965005,
Orlando, FL 32896-5005
5288571 EDI: RMSC.COM Apr 27 2020 23:28:00 Synch/ashley Homestore, C/o, PO Box 965036,
Orlando, FL 32896-5036
5288572 EDI: RMSC.COM Apr 27 2020 23:28:00 Synch/lowes, PO Box 956005, Orlando, FL 32801
5288573 EDI: RMSC.COM Apr 27 2020 23:28:00 Synch/ppmc, PO Box 965005, Orlando, FL 32896-5005
5288685 +EDI: RMSC.COM Apr 27 2020 23:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5288575 EDI: WTRRNBank.COM Apr 27 2020 23:28:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5289184* +CAB East, LLC/Ford Motor Credit Company, LLC, PO Box 62180, Colorado Spring, CO 80962-2180
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Howard Gershman on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Jason Paul Provinzano on behalf of Debtor 1 Lishelle Ann Reese MyLawyer@JPPLaw.com,
G17727@notify.cincompass.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
PA41@ecfbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Lishelle Ann Reese
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-00035-RNO**

Social Security number or ITIN xxx-xx-4440
EIN --

Social Security number or ITIN
EIN --

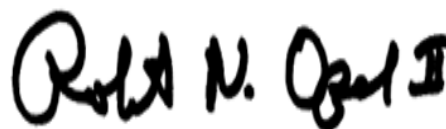
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lishelle Ann Reese
aka Lishelle A. Reese, aka Lishelle Reese

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

4/27/20

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.